

W. Rate Sheet Dated: 4/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.737	100.487	100.159	2.750	100.617	100.367	100.038	2.375	98.016	97.866	97.716	3.125	95.828	95.678	95.528
2.875	100.743	100.493	100.165	2.875	100.622	100.372	100.043	2.500	98.021	97.871	97.721	3.250	97.332	97.182	97.032
3.000	100.748	100.498	100.170	3.000	100.626	100.376	100.048	2.625	98.025	97.875	97.725	3.375	97.335	97.185	97.035
3.125	100.753	100.503	100.175	3.125	100.631	100.381	100.053	2.750	98.991	98.841	98.691	3.500	97.322	97.172	97.022
3.250	101.812	101.562	101.343	3.250	101.491	101.241	101.022	2.875	98.995	98.845	98.695	3.625	97.314	97.164	97.014
3.375	101.717	101.467	101.248	3.375	101.495	101.245	101.027	3.000	99.000	98.850	98.700	Margin = 2.250		Index = 0.220	
3.500	101.722	101.472	101.253	3.500	101.499	101.249	101.030	3.125	99.004	98.854	98.704				
3.625	101.726	101.476	101.257	3.625	101.502	101.252	101.034	3.250	101.436	101.286	101.136				
3.750	102.555	102.405	102.255	3.750	102.084	101.934	101.784	3.375	101.439	101.289	101.139				
3.875	102.459	102.309	102.159	3.875	102.088	101.938	101.788	3.500	101.443	101.293	101.143				
4.000	102.463	102.313	102.163	4.000	102.091	101.941	101.791	3.625	101.446	101.296	101.146				
4.125	102.467	102.317	102.167	4.125	102.094	101.944	101.794	3.750	101.724	101.574	101.424				
4.250	102.586	102.486	102.386	4.250	102.099	101.999	101.899	3.875	101.727	101.577	101.427				
4.375	102.489	102.389	102.289	4.375	102.102	102.002	101.902	4.000	101.730	101.580	101.430				
4.500	102.485	102.385	102.285	4.500	102.107	102.007	101.907	4.125	101.733	101.583	101.433				
4.625	102.489	102.389	102.289	4.625	102.109	102.009	101.909	4.250	101.920	101.770	101.620				
4.750	102.652	102.552	102.452	4.750	102.150	102.050	101.950	4.375	101.923	101.773	101.623				
4.875	102.555	102.455	102.355	4.875	102.153	102.053	101.953	4.500	101.937	101.787	101.637				
6.250	103.882	103.732	103.582	6.250	103.492	103.342	103.192	4.625	101.939	101.789	101.639				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.987	99.737	99.409	2.750	99.617	99.367	99.038	2.375	97.016	96.866	96.716	3.125	94.828	94.678	94.528
2.875	99.993	99.743	99.415	2.875	99.622	99.372	99.043	2.500	97.021	96.871	96.721	3.250	96.332	96.182	96.032
3.000	99.998	99.748	99.420	3.000	99.626	99.376	99.048	2.625	97.025	96.875	96.725	3.375	96.335	96.185	96.035
3.125	100.003	99.753	99.425	3.125	99.631	99.381	99.053	2.750	97.991	97.841	97.691	3.500	96.322	96.172	96.022
3.250	101.062	100.812	100.593	3.250	100.991	100.741	100.522	2.875	97.995	97.845	97.695	3.625	96.314	96.164	96.014
3.375	100.967	100.717	100.498	3.375	100.995	100.745	100.527	3.000	98.000	97.850	97.700	Margin = 2.250		Index = 0.220	
3.500	100.972	100.722	100.503	3.500	100.999	100.749	100.530	3.125	98.004	97.854	97.704	30 Year OTC			
3.625	100.976	100.726	100.507	3.625	101.002	100.752	100.534	3.250	100.436	100.286	100.136	Rate	30 Day	45 Day	60 Day
3.750	101.605	101.455	101.305	3.750	101.084	100.934	100.784	3.375	100.439	100.289	100.139	4.000	102.088	101.838	101.588
3.875	101.509	101.359	101.209	3.875	101.088	100.938	100.788	3.500	100.443	100.293	100.143	4.125	102.092	101.842	101.592
4.000	101.513	101.363	101.213	4.000	101.091	100.941	100.791	3.625	100.446	100.296	100.146	4.375	102.114	101.864	101.614
4.125	101.517	101.367	101.217	4.125	101.094	100.944	100.794	3.750	100.724	100.574	100.424	4.500	102.110	101.860	101.610
4.250	101.836	101.736	101.636	4.250	101.099	100.999	100.899	3.875	100.727	100.577	100.427	4.625	102.114	101.864	101.614
4.375	101.739	101.639	101.539	4.375	101.102	101.002	100.902	4.000	100.730	100.580	100.430	4.875	102.180	101.930	101.680
4.500	101.735	101.635	101.535	4.500	101.107	101.007	100.907	4.125	100.733	100.583	100.433	5.000	102.170	101.920	101.670
4.625	101.739	101.639	101.539	4.625	101.109	101.009	100.909	4.250	100.920	100.770	100.620	5.125	102.173	101.923	101.673
4.750	101.902	101.802	101.702	4.750	101.150	101.050	100.950	4.375	100.923	100.773	100.623	5.500	102.718	102.468	102.218
4.875	101.805	101.705	101.605	4.875	101.153	101.053	100.953	4.500	100.937	100.787	100.637	5.625	102.721	102.471	102.221
6.250	103.132	102.982	102.832	6.250	102.492	102.342	102.192	4.625	100.939	100.789	100.639	6.250	103.500	103.250	103.000

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.000	0.000	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.000	0.000	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	-0.750	-0.750	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	-1.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	N/A	N/A	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	N/A	N/A			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750		N/A	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.338	99.088	98.838	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.342	99.092	98.842				
4.125	99.517	99.267	99.017	6.250	103.750	103.500	103.250	4.375	99.364	99.114	98.864				
4.250	99.536	99.286	99.036					4.500	99.360	99.110	98.860				
4.375	99.539	99.289	99.039					4.625	99.364	99.114	98.864				
4.500	99.335	99.085	98.835					4.875	99.430	99.180	98.930				
4.625	99.339	99.089	98.839					5.000	99.420	99.170	98.920				
5.000	99.595	99.345	99.095					5.125	99.423	99.173	98.923				
5.125	99.598	99.348	99.098					5.500	99.968	99.718	99.468				
5.250	99.998	99.748	99.498					5.625	99.971	99.721	99.471				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				
												6.250	102.750	102.500	102.250

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.587	95.337	95.009	2.750	95.897	95.647	95.318	2.375	94.796	94.646	94.496	3.125	91.688	91.538	91.388
2.875	95.593	95.343	95.015	2.875	95.902	95.652	95.323	2.500	94.801	94.651	94.501	3.250	93.504	93.354	93.204
3.000	95.598	95.348	95.020	3.000	95.906	95.656	95.328	2.625	94.805	94.655	94.505	3.375	93.508	93.358	93.208
3.125	95.603	95.353	95.025	3.125	95.911	95.661	95.333	2.750	94.271	94.121	93.971	3.500	93.494	93.344	93.194
3.250	96.975	96.725	96.506	3.250	97.084	96.834	96.615	2.875	94.275	94.125	93.975	3.625	93.487	93.337	93.187
3.375	96.880	96.630	96.411	3.375	97.088	96.838	96.619	3.000	94.280	94.130	93.980	Margin = 2.250		Index = 0.220	
3.500	96.884	96.634	96.415	3.500	97.091	96.841	96.622	3.125	94.284	94.134	93.984				
3.625	96.888	96.638	96.420	3.625	97.095	96.845	96.626	3.250	97.028	96.878	96.728				
3.750	97.717	97.567	97.417	3.750	97.677	97.527	97.377	3.375	97.032	96.882	96.732				
3.875	97.622	97.472	97.322	3.875	97.680	97.530	97.380	3.500	97.035	96.885	96.735				
4.000	97.626	97.476	97.326	4.000	97.684	97.534	97.384	3.625	97.039	96.889	96.739				
4.125	97.630	97.480	97.330	4.125	97.687	97.537	97.387	3.750	97.316	97.166	97.016				
4.250	97.748	97.648	97.548	4.250	97.691	97.591	97.491	3.875	97.320	97.170	97.020				
4.375	97.652	97.552	97.452	4.375	97.694	97.594	97.494	4.000	97.323	97.173	97.023				
4.500	97.648	97.548	97.448	4.500	97.699	97.599	97.499	4.125	97.326	97.176	97.026				
4.625	97.651	97.551	97.451	4.625	97.702	97.602	97.502	4.250	97.512	97.362	97.212				
4.750	97.815	97.715	97.615	4.750	97.743	97.643	97.543	4.375	97.515	97.365	97.215				
4.875	97.718	97.618	97.518	4.875	97.745	97.645	97.545	4.500	97.529	97.379	97.229				
6.250	100.232	100.082	99.932	6.250	100.272	100.122	99.972	4.625	97.532	97.382	97.232				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.837	94.587	94.259	2.750	94.467	94.217	93.888	2.375	93.803	93.653	93.503	3.125	89.678	89.528	89.378
2.875	94.843	94.593	94.265	2.875	94.472	94.222	93.893	2.500	93.808	93.658	93.508	3.250	91.494	91.344	91.194
3.000	94.848	94.598	94.270	3.000	94.476	94.226	93.898	2.625	93.813	93.663	93.513	3.375	91.498	91.348	91.198
3.125	94.853	94.603	94.275	3.125	94.481	94.231	93.903	2.750	94.497	94.347	94.197	3.500	91.484	91.334	91.184
3.250	96.225	95.975	95.756	3.250	96.154	95.904	95.685	2.875	94.502	94.352	94.202	3.625	91.477	91.327	91.177
3.375	96.130	95.880	95.661	3.375	96.158	95.908	95.689	3.000	94.506	94.356	94.206	Margin = 2.250		Index = 0.220	
3.500	96.134	95.884	95.665	3.500	96.161	95.911	95.692	3.125	94.510	94.360	94.210	30 Year OTC			
3.625	96.138	95.888	95.670	3.625	96.165	95.915	95.696	3.250	96.598	96.448	96.298	Rate	30 Day	45 Day	60 Day
3.750	96.767	96.617	96.467	3.750	96.247	96.097	95.947	3.375	96.602	96.452	96.302	4.000	97.251	97.001	96.751
3.875	96.672	96.522	96.372	3.875	96.250	96.100	95.950	3.500	96.605	96.455	96.305	4.125	97.255	97.005	96.755
4.000	96.676	96.526	96.376	4.000	96.254	96.104	95.954	3.625	96.609	96.459	96.309	4.375	97.277	97.027	96.777
4.125	96.680	96.530	96.380	4.125	96.257	96.107	95.957	3.750	96.886	96.736	96.586	4.500	97.273	97.023	96.773
4.250	96.998	96.898	96.798	4.250	96.261	96.161	96.061	3.875	96.890	96.740	96.590	4.625	97.276	97.026	96.776
4.375	96.902	96.802	96.702	4.375	96.264	96.164	96.064	4.000	96.893	96.743	96.593	4.875	97.343	97.093	96.843
4.500	96.898	96.798	96.698	4.500	96.269	96.169	96.069	4.125	96.896	96.746	96.596	5.000	97.332	97.082	96.832
4.625	96.901	96.801	96.701	4.625	96.272	96.172	96.072	4.250	96.457	96.307	96.157	5.125	97.335	97.085	96.835
4.750	97.065	96.965	96.865	4.750	96.313	96.213	96.113	4.375	96.460	96.310	96.160	5.500	97.756	97.506	97.256
4.875	96.968	96.868	96.768	4.875	96.315	96.215	96.115	4.500	96.474	96.324	96.174	5.625	97.759	97.509	97.259
6.250	99.482	99.332	99.182	6.250	98.842	98.692	98.542	4.625	96.477	96.327	96.177	6.250	99.548	99.298	99.048

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	-1.000
FICO 680- 719	0.000	0.000	FICO 600 - 619	N/A	N/A
FICO 660 - 679	0.000	0.000	FICO 580 - 599	N/A	N/A
FICO 640 - 659	-0.750	-0.750			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	N/A	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	94.501	94.251	94.001	4.750	N/A	N/A	N/A
4.125	94.330	94.080	93.830	6.250	99.750	99.500	99.250	4.125	94.505	94.255	94.005				
4.250	94.348	94.098	93.848					4.375	94.527	94.277	94.027				
4.375	94.352	94.102	93.852					4.500	94.523	94.273	94.023				
4.500	94.148	93.898	93.648					4.625	94.526	94.276	94.026				
4.625	94.151	93.901	93.651					4.875	94.593	94.343	94.093				
5.000	94.407	94.157	93.907					5.000	94.582	94.332	94.082				
5.125	94.410	94.160	93.910					5.125	94.585	94.335	94.085				
5.250	94.686	94.436	94.186					5.500	95.006	94.756	94.506				
Borrower Paid Comp Only				Lender Paid Only				5.625	95.009	94.759	94.509	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.798	96.548	96.298	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.451	96.326	96.076	
3.000	97.273	97.148	96.898	
3.125	97.943	97.818	97.568	
3.250	98.764	98.639	98.389	
3.375	99.188	99.063	98.813	
3.500	99.569	99.444	99.194	
3.625	99.787	99.662	99.412	
3.750	100.019	99.894	99.644	
3.875	100.353	100.228	99.978	
3.990	100.638	100.513	100.263	
4.000	100.663	100.538	100.288	
4.125	100.644	100.519	100.269	
4.250	100.293	100.168	99.918	
4.375	100.561	100.436	100.186	
4.500	100.844	100.719	100.469	
4.625	100.930	100.805	100.555	
4.750	100.776	100.651	100.401	
4.875	101.101	100.976	100.726	
4.990	101.312	101.187	100.937	
5.000	101.330	101.205	100.955	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	94.816	94.691	94.441	
2.750	95.596	95.471	95.221	
2.875	96.423	96.298	96.048	
3.000	97.084	96.959	96.709	
3.125	97.743	97.618	97.368	
3.250	98.382	98.257	98.007	
3.375	98.790	98.665	98.415	
3.500	99.478	99.353	99.103	
3.625	99.631	99.506	99.256	
3.750	99.901	99.776	99.526	
3.875	100.246	100.121	99.871	
4.000	100.585	100.460	100.210	
4.125	100.664	100.539	100.289	
4.250	100.371	100.246	99.996	
4.375	100.514	100.389	100.139	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	96.247	96.122	95.872	
2.500	96.897	96.772	96.522	
2.625	97.339	97.214	96.964	
2.750	97.737	97.612	97.362	
2.875	98.011	97.886	97.636	
3.000	98.251	98.126	97.876	
3.125	98.710	98.585	98.335	
3.250	99.053	98.928	98.678	
3.375	99.374	99.249	98.999	
3.500	99.653	99.528	99.278	
3.625	99.474	99.349	99.099	
3.750	99.789	99.664	99.414	
3.875	99.921	99.796	99.546	
4.000	100.275	100.150	99.900	
4.125	99.520	99.395	99.145	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.452	93.327	93.077	
3.000	94.243	94.118	93.868	
3.125	94.913	94.788	94.538	
3.250	95.734	95.609	95.359	
3.375	96.158	96.033	95.783	
3.500	96.536	96.411	96.161	
3.625	96.753	96.628	96.378	
3.750	96.584	96.459	96.209	
3.875	96.918	96.793	96.543	
4.000	97.228	97.103	96.853	
4.125	97.209	97.084	96.834	
4.250	96.365	96.240	95.990	
4.375	96.633	96.508	96.258	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.997	96.872	96.622	
3.000	97.271	97.146	96.896	
3.125	97.511	97.386	97.136	
3.250	98.001	97.876	97.626	
3.375	98.344	98.219	97.969	
3.500	98.665	98.540	98.290	
3.625	98.945	98.820	98.570	
3.750	98.295	98.170	97.920	
3.875	98.610	98.485	98.235	
4.000	98.741	98.616	98.366	
4.125	99.095	98.970	98.720	
4.250	97.952	97.827	97.577	
4.375	98.267	98.142	97.892	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.897	96.772	96.522	
2.875	97.171	97.046	96.796	
3.000	97.411	97.286	97.036	
3.125	97.901	97.776	97.526	
3.250	98.244	98.119	97.869	
3.375	98.565	98.440	98.190	
3.500	98.845	98.720	98.470	
3.625	98.195	98.070	97.820	
3.750	98.510	98.385	98.135	
3.875	98.641	98.516	98.266	
4.000	98.995	98.870	98.620	
4.125	97.852	97.727	97.477	
4.250	98.167	98.042	97.792	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/18/2020
45 Day Lock Exp.: 6/1/2020
60 Day Lock Exp.: 6/15/2020

W. Rate Sheet Dated: 4/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day		
2.750	98.075	97.975	97.619	3.375	101.398	101.298	101.141	3.375	101.398	101.298	101.141	2.750	95.550	95.450	95.094	3.375	98.696		
2.875	98.846	98.746	98.408	3.500	101.776	101.676	101.517	3.500	101.776	101.676	101.517	2.875	96.321	96.221	95.883	3.500	99.074		
2.990	99.641	99.541	99.314	3.625	102.030	101.930	101.834	3.625	102.030	101.930	101.834	2.990	96.939	96.839	96.612	3.625	99.328		
3.000	99.741	99.641	99.414	3.750	102.370	102.270	102.170	3.750	102.370	102.270	102.170	3.000	97.039	96.939	96.712	3.750	99.355		
3.125	100.408	100.308	100.099	3.875	102.742	102.642	102.542	3.875	102.742	102.642	102.542	3.125	97.706	97.606	97.397	3.875	99.727		
3.250	101.228	101.128	100.953	3.990	102.863	102.763	102.663	3.990	102.863	102.763	102.663	3.250	98.526	98.426	98.251	3.990	99.848		
3.375	101.648	101.548	101.391	4.000	102.963	102.863	102.763	4.000	102.963	102.863	102.763	3.375	98.946	98.846	98.689	4.000	99.948		
3.500	102.026	101.926	101.787	4.125	102.990	102.890	102.790	4.125	102.990	102.890	102.790	3.500	99.324	99.224	99.085	4.125	99.975		
3.625	102.280	102.180	102.064	4.250	102.543	102.443	102.343	4.250	102.543	102.443	102.343	3.625	99.578	99.478	99.362	4.250	99.028		
3.750	102.620	102.520	102.420	4.375	102.841	102.741	102.641	4.375	102.841	102.741	102.641	3.750	99.605	99.505	99.405	4.375	99.326		
3.875	102.992	102.892	102.792	4.500	102.897	102.797	102.697	4.500	102.897	102.797	102.697	3.875	99.977	99.877	99.777	4.500	99.382		
3.990	103.238	103.138	103.038	4.625	103.009	102.909	102.809	4.625	103.009	102.909	102.809	3.990	100.223	100.123	100.023	4.625	99.494		
4.000	103.338	103.238	103.138	4.750	102.895	102.795	102.695	4.750	102.895	102.795	102.695	4.000	100.323	100.223	100.123	4.750	98.901		
4.125	103.365	103.265	103.165	4.875	103.233	103.133	103.033	4.875	103.233	103.133	103.033	4.125	100.350	100.250	100.150	4.875	99.239		
4.250	102.918	102.818	102.718	4.990	102.997	102.897	102.797	4.990	102.997	102.897	102.797	4.250	99.403	99.303	99.203	4.990	99.003		
4.375	103.216	103.116	103.016	5.000	103.097	102.997	102.897	5.000	103.097	102.997	102.897	4.375	99.701	99.601	99.501	5.000	99.103		
4.500	103.522	103.422	103.322	5.125	103.355	103.255	103.155	5.125	103.355	103.255	103.155	4.500	100.007	99.907	99.807	5.125	99.361		
4.625	103.634	103.534	103.434	5.250	103.380	103.280	103.180	5.250	103.380	103.280	103.180	4.625	100.119	100.019	99.919	5.250	98.419		
4.750	103.520	103.420	103.320	5.375	104.656	104.556	104.456	5.375	104.656	104.556	104.456	4.750	99.526	99.426	99.326	5.375	99.545		
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day		
3.375	98.696	98.596	98.439	2.750	98.141	98.041	97.900	3.375	101.321	101.221	101.121	3.375	101.321	101.221	101.121	2.750	100.387		
3.500	99.074	98.974	98.835	2.875	98.963	98.863	98.731	3.500	101.996	101.896	101.796	3.500	101.996	101.896	101.796	2.875	100.690		
3.625	99.328	99.228	99.112	2.990	99.522	99.422	99.296	3.625	102.190	102.090	101.990	3.625	102.190	102.090	101.990	2.990	100.858		
3.750	99.355	99.255	99.155	3.000	99.622	99.522	99.396	3.750	102.565	102.465	102.365	3.750	102.565	102.465	102.365	3.000	100.958		
3.875	99.727	99.627	99.527	3.125	100.276	100.176	100.058	3.875	102.948	102.848	102.748	3.875	102.948	102.848	102.748	3.125	101.449		
3.990	99.848	99.748	99.648	3.250	100.920	100.820	100.717	3.990	103.224	103.124	103.024	3.990	103.224	103.124	103.024	3.250	101.815		
4.000	99.948	99.848	99.748	3.375	101.321	101.221	101.121	4.000	103.324	103.224	103.124	4.000	103.324	103.224	103.124	3.375	102.160		
4.125	99.975	99.875	99.775	3.500	101.996	101.896	101.796	4.125	103.448	103.348	103.248	4.125	103.448	103.348	103.248	3.500	102.462		
4.250	99.028	98.928	98.828	3.625	102.190	102.090	101.990	4.250	103.074	102.974	102.874	4.250	103.074	102.974	102.874	3.625	102.407		
4.375	99.326	99.226	99.126	3.750	102.565	102.465	102.365	4.375	103.249	103.149	103.049	4.375	103.249	103.149	103.049	3.750	102.738		
4.500	99.382	99.282	99.182	3.875	102.948	102.848	102.748	4.500	103.417	103.317	103.217	4.500	103.417	103.317	103.217	3.875	102.889		
4.625	99.494	99.394	99.294	3.990	103.224	103.124	103.024	4.625	103.532	103.432	103.332	4.625	103.532	103.432	103.332	3.990	103.155		
4.750	98.901	98.801	98.701	4.000	103.324	103.224	103.124	4.750	103.902	103.802	103.702	4.750	103.902	103.802	103.702	4.000	103.255		
4.875	99.239	99.139	99.039	4.125	103.448	103.348	103.248	4.875	104.159	104.059	103.959	4.875	104.159	104.059	103.959	4.125	102.475		
4.990	99.003	98.903	98.803	4.250	103.074	102.974	102.874	4.990	104.225	104.125	104.025	4.990	104.225	104.125	104.025	4.250	102.798		
5.000	99.103	99.003	98.903	4.375	103.249	103.149	103.049	5.000	104.325	104.225	104.125	5.000	104.325	104.225	104.125	4.375	103.079		
5.125	99.361	99.261	99.161	4.500	103.417	103.317	103.217	5.125	104.605	104.505	104.405	5.125	104.605	104.505	104.405	4.500	103.238		
5.250	98.419	98.308	98.219	4.625	103.532	103.432	103.332	5.250	104.511	104.411	104.311	5.250	104.511	104.411	104.311	4.625	102.595		
5.375	99.545	99.445	99.345	4.750	103.902	103.802	103.702	5.375	104.253	104.153	104.053	5.375	104.253	104.153	104.053	4.750	102.805		
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day		
2.750	102.387	102.287	102.187	2.750	102.637	102.537	102.437	2.750	99.874	99.774	99.674	2.750	101.874	101.774	101.674	2.750	102.124		
2.875	100.690	100.590	100.490	2.875	100.690	100.590	100.490	2.875	100.177	100.077	99.977	2.875	100.177	100.077	99.977	2.875	100.177		
2.990	100.858	100.758	100.658	2.990	100.858	100.758	100.658	2.990	100.345	100.245	100.145	2.990	100.345	100.245	100.145	2.990	100.345		
3.000	100.958	100.858	100.758	3.000	100.958	100.858	100.758	3.000	100.445	100.345	100.245	3.000	100.445	100.345	100.245	3.000	100.445		
3.125	101.449	101.349	101.249	3.125	101.449	101.349	101.249	3.125	100.936	100.836	100.736	3.125	100.936	100.836	100.736	3.125	100.936		
3.250	101.815	101.715	101.615	3.250	101.815	101.715	101.615	3.250	101.302	101.202	101.102	3.250	101.302	101.202	101.102	3.250	101.302		
3.375	102.160	102.060	101.960	3.375	102.160	102.060	101.960	3.375	101.647	101.547	101.447	3.375	101.647	101.547	101.447	3.375	101.647		
3.500	102.462	102.362	102.262	3.500	102.462	102.362	102.262	3.500	101.949	101.849	101.749	3.500	101.949	101.849	101.749	3.500	101.949		
3.625	102.407	102.307	102.207	3.625	102.407	102.307	102.207	3.625	101.522	101.422	101.322	3.625	101.522	101.422	101.322	3.625	101.522		
3.750	102.738	102.638	102.538	3.750	102.738	102.638	102.538	3.750	101.853	101.753	101.653	3.750	101.853	101.753	101.653	3.750	101.853		
3.875	102.889	102.789	102.689	3.875	102.889	102.789	102.689	3.875	102.004	101.904	101.804	3.875	102.004	101.904	101.804	3.875	102.004		
3.990	103.155	103.055	102.955	3.990	103.155	103.055	102.955	3.990	102.270	102.170	102.070	3.990	102.270	102.170	102.070	3.990	102.270		
4.000	103.255	103.155	103.055	4.000	103.255	103.155	103.055	4.000	102.370	102.270	102.170	4.000	102.370	102.270	102.170	4.000	102.370		
4.125	102.475	102.375	102.275	4.125	102.475	102.375	102.275	4.125	101.219	101.119	101.019	4.125	101.219	101.119	101.019	4.125	101.219		
4.250	102.798	102.698	102.598	4.250	102.798	102.698	102.598	4.250	101.542	101.442	101.342	4.250	101.542	101.442	101.342	4.250	101.542		
4.375	102.954	102.854	102.754	4.375	102.954	102.854	102.754												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.762	97.662	97.311	2.750	97.788	97.688	97.560	2.750	100.391	100.196	100.191	2.750	94.887	94.787	94.436	2.750	99.578	99.383	99.378
2.875	98.550	98.450	98.113	2.875	98.625	98.525	98.401	2.875	100.699	100.504	100.499	2.875	95.675	95.575	95.238	2.875	99.886	99.691	99.686
2.990	99.254	99.154	98.935	2.990	99.197	99.097	98.978	2.990	100.873	100.681	100.673	2.990	96.202	96.102	95.883	2.990	100.060	99.868	99.860
3.000	99.354	99.254	99.035	3.000	99.297	99.197	99.078	3.000	100.973	100.781	100.773	3.000	96.302	96.202	95.983	3.000	100.160	99.968	99.960
3.125	100.036	99.936	99.732	3.125	99.966	99.866	99.755	3.125	101.489	101.358	101.289	3.125	96.984	96.884	96.680	3.125	100.676	100.545	100.476
3.250	100.881	100.781	100.606	3.250	100.630	100.530	100.430	3.250	101.865	101.739	101.665	3.250	97.829	97.729	97.554	3.250	101.052	100.926	100.852
3.375	101.316	101.216	101.057	3.375	101.048	100.948	100.848	3.375	102.216	102.090	102.016	3.375	98.264	98.164	98.005	3.375	101.403	101.277	101.203
3.500	101.712	101.612	101.470	3.500	101.747	101.647	101.547	3.500	102.524	102.396	102.324	3.500	98.660	98.560	98.418	3.500	101.711	101.583	101.511
3.625	101.977	101.877	101.756	3.625	101.946	101.846	101.746	3.625	102.380	102.280	102.180	3.625	98.925	98.825	98.704	3.625	101.195	101.095	100.995
3.750	102.273	102.173	102.057	3.750	102.241	102.141	102.041	3.750	102.719	102.618	102.519	3.750	98.908	98.808	98.692	3.750	101.534	101.433	101.334
3.875	102.658	102.558	102.449	3.875	102.637	102.537	102.437	3.875	102.872	102.770	102.672	3.875	99.293	99.193	99.084	3.875	101.687	101.585	101.487
3.990	102.915	102.815	102.715	3.990	102.925	102.825	102.725	3.990	103.145	103.042	102.945	3.990	99.550	99.450	99.350	3.990	101.960	101.857	101.760
4.000	103.015	102.915	102.815	4.000	103.025	102.925	102.825	4.000	103.245	103.142	103.045	4.000	99.650	99.550	99.450	4.000	102.060	101.957	101.860
4.125	103.043	102.943	102.843	4.125	103.151	103.051	102.951	4.125	102.486	102.386	102.286	4.125	99.678	99.578	99.478	4.125	100.930	100.830	100.730
4.250	102.756	102.656	102.556	4.250	102.909	102.809	102.709	4.250	102.818	102.718	102.618	4.250	98.891	98.791	98.691	4.250	101.262	101.162	101.062
4.375	103.064	102.964	102.864	4.375	103.092	102.992	102.892	4.375	103.110	103.007	102.910	4.375	99.199	99.099	98.999	4.375	101.554	101.451	101.354
4.500	103.377	103.277	103.177	4.500	103.264	103.164	103.064	4.500	103.275	103.167	103.075	4.500	99.512	99.412	99.312	4.500	101.719	101.611	101.519
4.625	103.494	103.394	103.294	4.625	103.381	103.281	103.181	4.625	102.458	102.358	102.258	4.625	99.629	99.529	99.429	4.625	100.301	100.201	100.101
4.750	103.324	103.224	103.124	4.750	103.713	103.613	103.513	4.750	102.674	102.574	102.474	4.750	98.980	98.880	98.780	4.750	100.517	100.417	100.317

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/16/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)